

**From:** Susan Holland [s.holland@npcnys.org]  
**It:** Monday, December 20, 2004 3:19 PM  
**Subject:** Comments, Regs  
2004-53 Community Reinvestment Act

Dear Sirs and Madams:

Thrifts should continue to be fully accountable under CRA for making investments and providing services. By having thrifts and banks accountable under CRA, they provide much needed services and capital in communities that need it most. We have come very far in helping our fellow citizens who perhaps, are not as fortunate as others. To allow the Federal government to take away more from these communities is an outrage and yet another attempt to prevent our low and moderate income citizens from achieving economic and social justice and equality.

I also oppose the OTS proposal to consider favorably rural community development activities that do not primarily benefit low-income people or communities.

It is incredible to me, as a taxpaying, moderate-income wage earner, gainfully employed for 25 years, single mother, homeowner and registered voter that the governments (federal, state and local) are taking away more and more from the average citizen-when will it end? When we are another totalitarian government where the wealth is only concentrated in the hands of a few? Or are we there already? This new proposed regulation pushes us further in that direction.

Thank you for the opportunity to comment.

Sincerely,

Susan Holland  
Associate Director  
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Albany, NY